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Total Number of Pages in This Submission

16

Application Number	10/743,616
Filing Date	12/22/2003
First Named Inventor	Jeff Eder
Art Unit	3824
Examiner Name	
Attorney Docket Number	AR - 81

## ENCLOSURES (Check all that apply)

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<b>Remarks</b> Managing Credit Risk excerpt (5 pages), Gates tries to inspire future techies (3 pages)		

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Asset Trust, Inc.		
Signature	/B.J. Bennett/		
Printed name	B.J. Bennett		
Date	9/04/2005	Reg. No.	

## CERTIFICATE OF TRANSMISSION/MAILING

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Signature	/B.J. Bennett/		
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